

**CHAPTER 13 PLAN**

**DEBTOR:** Isaac Harris  
**SSN:** XXX-XX-1329  
**DEBTOR:**  
**SSN:** XXX-XX-

CASE NO.:   

**NET MONTHLY EARNINGS:** \$2974.83  
**NUMBER OF DEPENDENTS:** 3

I. Plan Payments: Payroll deduction Order to: Phoenix Metals 4685 Buford Hwy Norcross, GA 30071 in the amount of \$120.00 biweekly.

Length of plan is approximately 60 months, and the total amount of debt to be disbursed by the Trustee is approximately \$15600.00

II. From the payments received, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See 11 U.S.C. § 1322(a)(2)]  
The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Internal Revenue Service	Back Taxes	\$1376.00	N/a

B. Total ATTORNEY FEE \$3000.00. \$375.00 to be paid at confirmation, \$187.00 to be paid for 4 months, and \$143.00 monthly until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

**1. Long Term Debts:**

Name of Creditor	Total amount of debt	Amount of regular payment to be paid by the Debtor	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Fixed Payment on Arrearage
None						

**2. Secured Debts (not long term debts) to be paid through Trustee:**

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed payments	Fixed payment to Begin
Drive Today USA	\$38.00	\$3892.00	\$3800.00	\$92.00	2003 Ford Expedition	5.25%	\$82.00	2/2015

**III. Other Debts not shown in 1. or 2. above which Debtor(s) propose to pay direct:**

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment
None				

**IV. Special Provisions:**

- This is an original plan.  
This is an amended plan replacing plan dated \_\_\_\_\_.
- This plan proposes to pay unsecured creditors Pro Rata (see special Provisions)  
Debtor assumes lease and/or executory contract with.
- Other provisions:
  1. Holders of filed and allowed non priority unsecured claims shall receive a pro rata share (Pot Plan) of \$3350.00 through the distribution of the Debtor(s)' Chapter 13 Plan.
  2. Attorney fees for attorney for Debtor(s) shall be paid with monthly fixed payments pursuant to Administrative Order 11-01.
  3. Debtor has no current service accounts in his name.
  4. Payments made by the Debtor for bankruptcy filing fees or other court costs, or for Adequate Protection Payments, shall be credited toward Chapter 13 plan payments due for the month in which such payment was made.
  5. Debtor shall remit all post petition tax refunds to the Chapter 13 Trustee during this case. In the alternative, on or before May 15 of each calendar year, Debtor may file a motion to modify the confirmed plan to increase the pro rata share available to holders of nonpriority unsecured claims over the remaining plan term by the amount of the tax refund retained by Debtor. At the time that Debtor files any such motion to modify, Debtor's plan payments must be substantially current and Debtor shall file with the court and serve upon the Chapter 13 Trustee a copy of the federal income tax return for the applicable year.

/s/ Isaac Harris  
Debtor

Date: 7/21/2014

**ATTORNEY FOR DEBTOR:** Jaffe and Erdberg 205 20<sup>th</sup> St N Ste 817, Birmingham, Al 35203, 205-323-4500